

**New Hampshire Insurance Department
Informational Notice
June 30, 2004
Docket No.: INS NO. 04-029-IN**

**AUTO INSURANCE COVERAGE FOR RETURNING ARMED FORCES
PERSONNEL**

Recently the Insurance Department has received information indicating that some automobile insurance companies around the country may be denying reinstatement, refusing to write, or raising premium rates for members of the Armed Forces who are returning from active service, during which time auto insurance coverage may have been allowed to lapse. We are not aware that this has occurred in New Hampshire, but we are sending this Notice as a reminder that such actions are addressed in both Bulletin Ins 02-018-AB, dated July 11, 2002, as well as RSA 417-A:3.

Bulletin Ins 02-018-AB indicates that the utilization of or reliance on the “lack of prior insurance” in the determination of an applicant’s or insured’s premium, regardless of how effected, whether by additional charge, by withholding of discounts, by declining award of credits, by tiering or re-tiering, by company placement, or otherwise, is prohibited under four situations, including “applicants who are returning military personnel”. The Department wishes to make it clear that it views non-premium related insurer actions such as denying reinstatement or refusing to write as being contrary to RSA 417-A:3 and also counter to the spirit of Ins 02-012-AB.

If there are any questions, please contact Denise Lamy, Property and Casualty Compliance Manager at the New Hampshire Insurance Department at (603) 271-2261.